

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: VERLINDA D FRANKLIN § Case No.: 08-03433  
§  
§  
§  
§  
Debtor(s) §

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/15/2008.
- 2) This case was confirmed on 04/14/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/02/2010.
- 5) The case was completed on 03/22/2011.
- 6) Number of months from filing to the last payment: 37
- 7) Number of months case was pending: 41
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 16,515.00
- 10) Amount of unsecured claims discharged without payment \$ 22,923.19
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 35,163.75
Less amount refunded to debtor	\$ 1,416.42
<b>NET RECEIPTS</b>	<b>\$ 33,747.33</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,539.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,944.11
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 4,483.11

Attorney fees paid and disclosed by debtor	\$ 961.00
--	-----------

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SANTANDER CONSUMER U	SECURED	14,550.00	22,962.69	22,962.69	22,962.69	2,991.54
SANTANDER CONSUMER U	UNSECURED	7,619.00	NA	NA	.00	.00
LOAN EXPRESS CO	UNSECURED	203.00	353.25	353.25	353.25	25.58
NEW AGE FURNITURE	SECURED	564.00	563.50	.00	.00	.00
AMERICAS FINANCIAL C	UNSECURED	345.00	NA	NA	.00	.00
T MOBILE	UNSECURED	530.00	NA	NA	.00	.00
ANDERSON FINANCIAL N	UNSECURED	2,463.00	NA	NA	.00	.00
URBAN INSURANCE AGEN	UNSECURED	125.00	NA	NA	.00	.00
URBAN INSURANCE AGEN	UNSECURED	125.00	NA	NA	.00	.00
H & R BLOCK BANK	UNSECURED	475.09	NA	NA	.00	.00
KEDZIE AVE DEPOT C U	UNSECURED	5,828.00	NA	NA	.00	.00
WOMENS WORKOUT WORLD	UNSECURED	584.00	NA	NA	.00	.00
MCI	UNSECURED	742.00	NA	NA	.00	.00
MCI COMMUNICATIONS	UNSECURED	741.00	NA	NA	.00	.00
T MOBILE	UNSECURED	530.00	NA	NA	.00	.00
PAY DAY LOAN STORE	UNSECURED	892.10	NA	NA	.00	.00
WALTER SIMMONS	UNSECURED	600.00	NA	NA	.00	.00
EMIGRANT MORTGAGE CO	OTHER	NA	NA	NA	.00	.00
EMIGRANT MORTGAGE CO	SECURED	44,488.00	41,388.55	.00	.00	.00
EMIGRANT MORTGAGE CO	SECURED	3,500.00	3,611.45	469.97	469.97	.00
CITY OF CHICAGO WATE	SECURED	573.38	624.00	573.38	573.38	75.50
PEOPLES GAS LIGHT &	UNSECURED	1,371.00	1,690.09	1,690.09	1,690.09	122.22
CEDRIC MOORE	OTHER	NA	NA	NA	.00	.00

<b><u>Scheduled Creditors:</u></b>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
KEDZIE AVE DEPOT C U UNSECURED		1,324.00		NA	NA	.00 .00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	469.97	469.97	.00
Debt Secured by Vehicle	22,962.69	22,962.69	2,991.54
All Other Secured	573.38	573.38	75.50
<b>TOTAL SECURED:</b>	<b>24,006.04</b>	<b>24,006.04</b>	<b>3,067.04</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>2,043.34</b>	<b>2,043.34</b>	<b>147.80</b>

**Disbursements:**

Expenses of Administration	\$ 4,483.11
Disbursements to Creditors	\$ 29,264.22

**TOTAL DISBURSEMENTS:** \$ 33,747.33

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/19/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.